

INFORMATION FOR ALL MEMBERS ATTENDING THE 92ND ANNUAL GENERAL MEETING (AGM) OF TCC CREDIT CO-OPERATIVE LIMITED ON SATURDAY, 31 MAY 2025

1. TRANSPORT & REFRESHMENTS

Only Ordinary Members attending the AGM will be entitled to a cash payment of \$20 per member to cover transport and refreshment expenses.

2. LUCKY DRAWS

Two (2) lucky draws will be conducted after the conclusion of the AGM proceedings. The details are as follows:

SUBSCRIPTION LUCKY DRAW

Ordinary Members who maintain a minimum balance of \$1,000 and above in their Subscription Account as at 31 December 2024 will be eligible for this draw. Members with balances below \$1,000 will not qualify.

1st Prize	Shopping Voucher worth \$1,200
2nd Prize	Shopping Voucher worth \$1,000
3rd Prize	Shopping Voucher worth \$800
4th Prize	Shopping Voucher worth \$600
5th Prize	Shopping Voucher worth \$400
6th - 20th Prize	Shopping Voucher worth \$200

MEETING ATTENDANCE LUCKY DRAW

Draw numbers for this category will be issued only upon signing the Attendance Register on the day of the AGM. Registration for this draw will close once the AGM commences.

1st Prize	Apple 11" iPad A16
2nd Prize	Dyson Hair Dryer HD15
3rd Prize	Apple Watch Series 10
4th Prize	Dyson V8 Vacuum
5th Prize	Xiaomi Air Purifier
6th Prize	Sonos Smart Speaker
7th Prize	Apple AirPods Pro
8th Prize	Xiaomi Redmi Pad
9th Prize	JBL Flip 6 Speaker
10th Prize	Nespresso Essenza Mini
11th - 20th Prize	Shopping Voucher worth \$100
21st - 30th Prize	Shopping Voucher worth \$50

3. LOYAL MEMBERSHIP AWARD

A total of 80 Ordinary Members with more than 25 years of membership will each receive a \$500 award, which will be credited into their Savings (S2) Account.

The first 30 longest-serving Ordinary Members will be presented with their Loyal Membership Award during the AGM.

Please note: Members who have previously received the Loyal Membership Award will not be eligible for future awards under this category.

GUIDELINES FOR CANDIDATES STANDING FOR ELECTION AT THE 92ND ANNUAL GENERAL MEETING OF TCC CREDIT CO-OPERATIVE LIMITED

1. ELIGIBILITY – BOARD OF DIRECTORS

As stated in By-law 14.13, an individual is not eligible for membership of the Board of Directors of TCC, or to remain a member of the Board, if:

- a) He/she is under 18 years of age;
- b) He/she is not:
 - i. a citizen of Singapore; or
 - ii. resident in Singapore (subject to Section 60(2) of the Act); unless approved by the Registrar;
- c) He/she is an undischarged bankrupt (whether adjudicated in Singapore or by a foreign court);
- d) Except with the Registrar's written approval, he/she has been convicted (in Singapore or elsewhere) of any offence involving fraud or dishonesty (not being an offence under the Act);
- e) He/she has been convicted of an offence under the Act;
- f) He/she has been dismissed as an employee of a co-operative society;
- g) Except with the Registrar's written approval, he/she has previously been removed or suspended by the Registrar from the Board of any society under Section 94(1) or 94A(1) of the Act;
- h) He/she becomes ineligible under any of the By-laws;
- i) He/she has been an Ordinary Member of TCC for **less than three years**, unless approved by a majority of **TCC's Ordinary Members** at the AGM;
- j) Except with the Registrar's written approval, he/she has failed to complete mandatory training or meet other requirements specified in the Rules within the designated timeframe.

Note: The Board shall **suspend any Board Member or key employee** if proceedings are instituted against them for an offence involving fraud or dishonesty.

2. GUIDELINES FOR NOMINATION OF CANDIDATES TO THE BOARD

- a) All members of the Board of Directors shall be subject to **nomination for re-election**.
- b) Nominations must be submitted using **the prescribed Nomination Form**, duly completed and signed by:
 - the **Candidate**,
 - a **Proposer**, and
 - a **Secunder**.

(All three must be Ordinary Members of TCC.)
- c) The Candidate, Proposer, and Secunder must be **present in person** when submitting the Nomination Form to the Secretary or a designated representative, to confirm the Candidate's consent.
- d) The Candidate, Proposer, and Secunder must present their **NRIC for verification**.
- e) The Secretary or designated representative will verify that the form is complete and in order **after the nomination deadline**.
- f) Incomplete or improperly filled nomination forms may be declared null and void.
- g) Nomination Forms can be collected from the Secretary at **95 Killiney Road, Singapore 239537**, during office hours upon request.
- h) All completed Nomination Forms must be **submitted in person** to the Secretary at TCC Credit Co-Operative, 95 Killiney Road, Singapore 239537, **by 6:00 PM on 23 May 2025**.

Note: Candidates standing for election must attach a recent passport-sized photograph in the space provided on the Nomination Form.

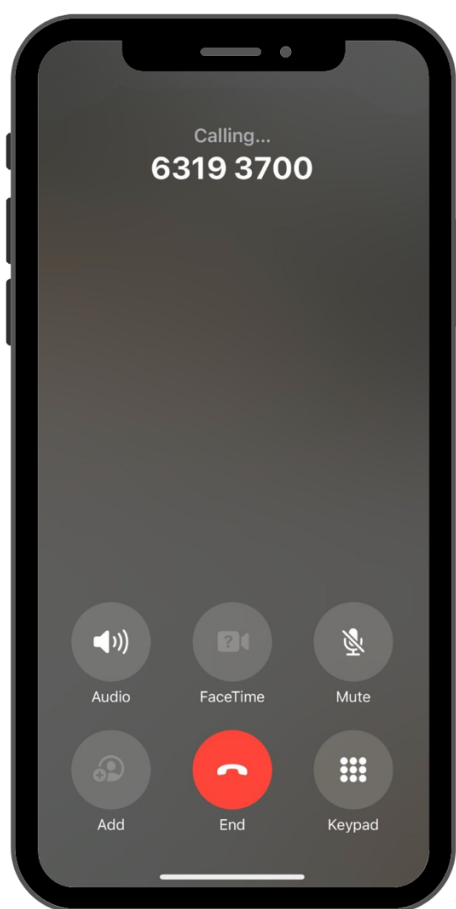
Dividend Payments

As in previous years, **dividend payments by cheque will not be issued** on the day of the Annual General Meeting (AGM). Instead, **dividends will be credited directly into members' TCC Savings Account**.

Members may access their dividend funds in the following ways:

Option 1: Use TCC's Robo-Teller (Auto-Bank Service)

Available from 2nd June 2025, members can transfer their dividend from their TCC Savings Account to their POSB/DBS Account using the Robo-Teller system.



1. Dial 6319 3700 and press 1 for Robo-Teller.

2. Key in your Membership Number.

- If you're unsure of your Membership Number, please call 6319 3700 for assistance.

3. Enter your Access Code:

- First-time users should use their Date of Birth as the default access code.
- E.g. for someone born on 4 July 1958, key in 040758.

4. Press 3 for Auto-Bank Service:

- Enter the amount (\$) you wish to transfer, followed by an asterisk (*).
- E.g. to transfer \$40, key in: 40*
- Transfers to your POSB/DBS account will be processed within 48 hours.

Note: Ensure TCC has your correct POSB/DBS account number on file.

Option 2: Visit Our Office

Members may also visit our office from 2 June 2025 onwards:

Address: 95 Killiney Road, Singapore 239537

HOW TO GET THERE?

Management Development Institute of Singapore (MDIS)
501 Stirling Road, Singapore 148951

By Bus:

Nearest Bus Stop: **Bus Stop B11151**

970

NR5

195B

51

145

186

195

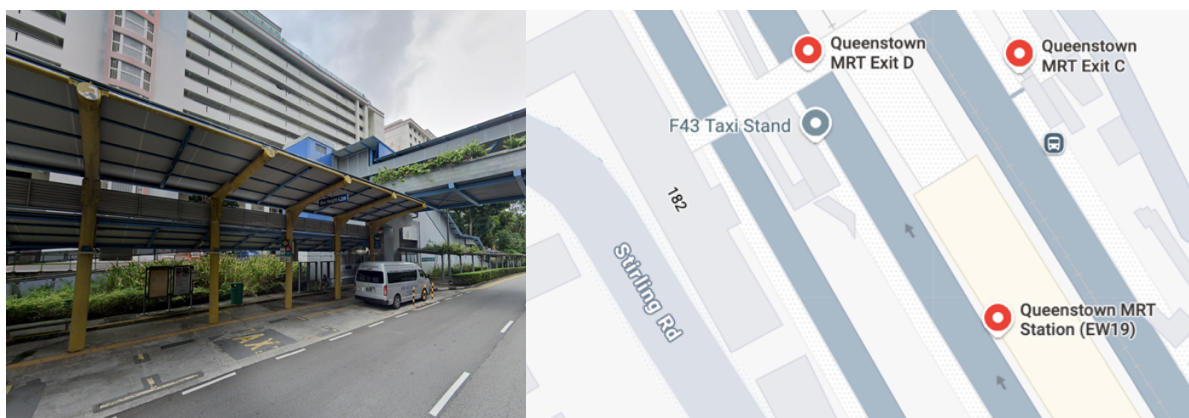
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Walking Distance from Bus Stop: Approx. 3 minutes to the MDIS Campus.

By MRT:

Nearest MRT Station: **Queenstown MRT (EW19)**

Walking Distance from MRT Station: Approx. 7 minutes from **Exit D** to the campus.



Shuttle Service Pick-up/Drop-off Point:

Location: **Taxi Stand (F43)** at **Exit D**, Queenstown MRT Station (in front of Block 182)

Operating Hours: 8:30 AM to 2:30 PM (Shuttle runs at 15-minute intervals).